S 8180-3-4

SUPPLEMENT TO THE 1988 ANNUAL REPORT
OF THE
BUREAU OF FINANCIAL INSTITUTIONS

CONSUMER FINANCE LICENSEES

OPERATING IN VIRGINIA AT THE CLOSE OF BUSINESS
DECEMBER 31, 1988

FROM REPORTS FILED IN THE
BUREAU OF FINANCIAL INSTITUTIONS
STATE CORPORATION COMMISSION
COMMONWEALTH OF VIRGINIA

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APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1988

NEW CONSUMER FINANCE OFFICES

DATE REC'D	CONSUMER FINANCE COMPANY	LOCATION	DISPOSITION
01/26/87	J G Enterprises, Inc.	5269 Greenwich Road, Suite 101 City of Virginia Beach, VA	Withdrawn 01/05/88
12/21/87	Aetna Finance Company, d/b/a ITT Financial Services	Springfield Plaza Shopping Center 7219 Commerce Street Fairfax County, VA	Approved 03/09/88
01/20/88	Security Pacific Financial Services Inc.	812 Moorefield Park Drive Chesterfield County, VA	Approved 02/11/88
01/20/88	Security Pacific Financial Services Inc.	300 Preston Avenue, Suite 100 City of Charlottesville, VA	Approved 02/11/88
01/20/88	Security Pacific Financial Services Inc.	Riverside Executive Square, 2420 Riverside Drive City of Danville, VA	Approved 02/11/88
01/20/88	Security Pacific Financial Services Inc.	544-A East Stuart Drive Galax Plaza Shopping Center City of Galax, VA	Approved 02/11/88
01/20/88	Security Pacific Financial Services Inc.	2101 Executive Drive City of Hampton, VA	Approved 02/11/88
01/20/88	Security Pacific Financial Services Inc.	350 North Main Street City of Harrisonburg, VA	Approved 02/11/88
01/20/88	Security Pacific Financial Services Inc.	108 East Main Street City of Martinsville, VA	Approved 02/11/88
01/20/88	Security Pacific Financial Services Inc.	6060 Jefferson Avenue, Suite L-500 City of Newport News, VA	Approved 02/11/88
01/20/88	Security Pacific Financial Services Inc.	870 North Military Highway, Suite 201 City of Norfolk, VA	Approved 02/11/88
01/20/88	Security Pacific Financial Services Inc.	2787 South Crater Road, Suite B City of Petersburg, VA	Approved 02/11/88
01/20/88	Security Pacific Financial Services Inc.	355 Crawford Parkway, Suite 808 City of Portsmouth, VA	Approved 02/11/88
01/20/88	Security Pacific Financial Services Inc.	700 East Main Street City of Richmond, VA	Approved 02/11/88
01/20/88	Security Pacific Financial Services Inc.	5004 Monument Avenue City of Richmond, VA	Approved 02/11/88
01/20/88	Security Pacific Financial Services Inc.	10 Franklin Road, Suite 675 City of Roanoke, VA	Approved 02/11/88
01/20/88	Security Pacific Financial Services Inc.	617 Greenville Avenue City of Staunton, VA	Approved 02/11/88

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1988

NEW CONSUMER FINANCE OFFICES—Continued

DATE REC'D	CONSUMER FINANCE COMPANY	LOCATION	DISPOSITION
01/20/88	Security Pacific Financial Services Inc.	760 Lynnhaven Parkway City of Virginia Beach, VA	Approved 02/11/88
01/20/88	Security Pacific Financial Services Inc.	40 South Loundon Street City of Winchester, VA	Approved 02/11/88
01/20/88	Security Pacific Financial Services Inc	5203 Leesburg Pike Falls Church, Fairfax County, VA	Approved 02/11/88
01/20/88	Security Pacific Financial Services Inc.	2070 Chain Bridge Road, Suite 315 Fairfax County, VA	Approved 02/11/88
01/20/88	Security Pacific Financial Services Inc.	26 Plaza Street, Leesburg Plaza Leesburg, Loudoun County, VA	Approved 02/11/88
01/20/88	Security Pacific Financial Services Inc.	30 East Main Street Christiansburg, Montgomery County, VA	Approved 02/11/88
01/20/88	Security Pacific Financial Services Inc.	1430 Davis Ford Road Dominion Professional Center Woodbridge, Prince William County, VA	Approved 02/11/88
01/20/88	Security Pacific Financial Services Inc.	703 North Main Street, Suite #3 Marion, Smyth County, VA	Approved 02/11/88
01/20/88	Security Pacific Financial Services Inc.	293 West Main Street Abingdon, Washington County, VA	Approved 02/11/88
01/20/88	Security Pacific Financial Services Inc.	Route 11, Wythe Shopping Center Wytheville, Wythe County, VA	Approved 02/11/88
02/16/88	Norwest Financial Virginia, Inc.	1705 Parkview Drive, Store #26 City of Chesapeake, VA	Approved 03/28/88
02/22/88	American General Finance of America, Inc.	Ashland Hanover Shopping Center, 235 Washington Highway Ashland, Hanover County, VA	Approved 04/14/88
03/02/88	Union Finance Corporation	38 Goodrich Avenue City of Petersburg, VA	Approved 06/08/88
03/21/88	BarclaysAmerican/Financial, Inc.	6465 College Park Square Shopping Center City of Virginia Beach, VA	Approved 05/26/88
04/08/88	Sovran Credit Corporation	1930 William Street City of Fredericksburg, VA	Approved 06/10/88
04/22/88	Community Finance Company	Hungry Brook Shopping Center, 1224 Concorde Avenue Henrico County, VA	Approved 06/24/88
05/12/88	Galvan Financial Corporation	3728 Redwood Farm Court City of Virginia Beach, VA	Pending

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1988

NEW CONSUMER FINANCE OFFICES—Continued

DATE REC'D	CONSUMER FINANCE COMPANY	LOCATION	DISPOSITION
05/20/88	Chrysler First Financial Services Corporation	3042-C Berkmar Drive City of Charlottesville, VA	Approved 07/11/88
05/31/88	Chrysler First Financial Services Corporation	Tanglewood West Building, Suite 350 3959 Electric Road S.W. City of Roanoke, VA	Approved 07/11/88
05/31/88	Security Pacific Financial Services Inc.	5999 Stevenson Avenue, Suite 401 Alexandria, Fairfax County, VA	Approved 07/20/
06/10/88	Aetna Finance Company, d/b/a ITT Financial Services	Oyster Point Square, 11712-C Jefferson Avenue City of Newport News, VA	Approved 08/03/88
06/27/88	Aetna Finance Company, d/b/a ITT Financial Services	Chesapeake Crossing, Suite 107 1906 South Military Highway City of Chesapeake, VA	Approved 08/22/88
07/05/88	Commercial Credit Loans, Inc.	Pickett Shopping Center, 9428 Main Street Fairfax, Fairfax County, VA	Approved 09/14/88
07/08/88	Sovran Credit Corporation	13290 Warwick Boulevard City of Newport News, VA	Approved 09/12/88
07/28/88	No. 2 Creditway of America, Inc.	6201 Leesburg Pike Falls Church, Fairfax County, VA	Approved 09/26/88
10/12/88	Norwest Financial Virginia, Inc.	7529 Presidential Lane Manassas, Prince William County, VA	Approved 12/19/88
12/19/88	Chrysler First Financial Services Corporation of America	3042-C Berkmar Drive City of Charlottesville, VA	Pending
12/19/88	Chrysler First Financial Services Corporation of America	1147 Jefferson Davis Boulevard City of Fredericksburg, VA	Pending
12/19/88	Chrysler First Financial Services Corporation of America	Shenandoah Building, Suite 130 Koger Executive Center City of Norfolk, VA	Pending
12/19/88	Chrysler First Financial Services Corporation of America	Norfolk Corporate Center, 5425 Robin Hood Road, Suite 206 City of Norfolk, VA	Pending
12/19/88	Chrysler First Financial Services Corporation of America	3300 Tyre Neck Road City of Portsmouth, VA	Pending
12/19/88	Chrysler First Financial Services Corporation of America	Tanglewood West Building, Suite 350 3959 Electric Road, S.W. City of Roanoke, VA	Pending

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1988

CONSUMER FINANCE OFFICE RELOCATIONS

DATE REC'D	CONSUMER FINANCE COMPANY	LOCATION	DISPOSITION
1/6/88	TranSouth Financial Corporation	From: 3333 Virginia Beach Boulevard To: 3615 Virginia Beach Boulevard both in the City of Virginia Beach, VA	Approved 2/18/88
2/1/88	Security Pacific Financial Services Inc.	From: 2070 Chain Bridge Road To: Centennial Plaza II 8391 Courthouse Road both in Fairfax County, VA	Approved 3/3/88
2/9/88	Sovran Credit Corporation	From: 2805 West Mercury Boulevard To: 2404B West Mercury Boulevard both in the City of Hampton, VA	Approved 3/14/88
2/11/88	Community Finance Company	From: 5338 George Washington Memorial Highway, Suite F To: 5216 George Washington Memorial Highway both in Grafton, York County, VA	Approved 3/14/88
3/2/88	Associates Financial Services Company of Virginia, Inc.	From: 3635 Franklin Road To: 620 Townside Road both in the City of Roanoke, VA	Approved 3/23/88
3/7/88	Beneficial Virginia Inc.	From: 4114 Oaklawn Boulevard City of Hopewell, VA To: 5262 Oaklawn Boulevard Prince William County, VA	Approved 3/24/88
3/14/88	Security Pacific Financial Services Inc.	From: 48 West Main Street To: 30 East Main Street both in Christiansburg, Montgomery County, VA	Approved 4/6/88
3/21/88	Provident Finance Company of Virginia Inc.	From: 121 West Nelson Street To: 401 G East Nelson Street both in the City of Lexington, VA	Approved 4/26/88
4/4/88	Norwest Financial Virginia, Inc.	From: 4000 Virginia Beach Boulevard To: 3101 Virginia Beach Boulevard both in the City of Virginia Beach, VA	Approved 5/12/88
4/15/88	Beneficial Virginia Inc.	From: 77 East Market Street To: Spotswood Valley Square Shopping Center, 1790 East Market Street, Store 18 both in the City of Harrisonburg, VA	Approved 5/12/88
4/18/88	Transamerica Financial Services	From: 8133 Leesburg Pike, Vienna To: 7799 Leesburg Pike, McLean both in Fairfax County, VA	Approved 5/19/88
5/3/88	Beneficial Virginia Inc.	From: Fort Hill Village Shopping Center City of Lynchburg, VA To: Waterlick Plaza, 9607-D Timberlake Road Campbell County, VA	Approved 6/8/88

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1988

CONSUMER FINANCE OFFICE RELOCATIONS—Continued

DATE REC'D	CONSUMER FINANCE COMPANY	LOCATION	DISPOSITION
6/16/88	BarclaysAmerican/Financial, Inc.	From: 8014 Midlothian Turnpike, Suite 201 To: 10800 Midlothian Turnpike, Suite 151 both in Chesterfield County, VA	Approved 7/19/88
7/11/88	Beneficial Virginia Inc.	From: 3355 Western Branch Boulevard To: Stonebridge Plaza, Unit A-4 3916 Portsmouth Boulevard both in the City of Chesapeake, VA	Approved 7/13/88
7/19/88	Beneficial Virginia Inc.	From: 6209 Portsmouth Boulevard City of Portsmouth, VA To: Woodford Square Shopping Center 701-R North Battlefield Boulevard City of Chesapeake, VA	Approved 8/2/88
7/22/88	No. 2 Creditway of America, Inc.	From: 261 South Fraley Boulevard To: 14541 Jefferson Davis Highway both in Prince William County, VA	Approved 8/3/88
7/22/88	No. 2 Creditway of America, Inc.	From: 9936 Midlothian Turnpike To: 9550 Midlothian Turnpike both in City of Richmond, VA	Approved 8/10/88
8/1/88	AVCO Financial Services of Madison Heights, Inc.	From: 7009 Forest Hill Avenue To: 257 Wadsworth Drive both in City of Richmond, VA	Approved 8/2/88
8/8/88	Security Pacific Financial Services Inc.	From: 5203 Leesburg Pike To: 5501 Backlick Road, Suite 120 both in Fairfax County, VA	Approved 8/22/88
9/16/88	Mercury Finance Company	From: 5441 Virginia Beach Boulevard, Suite 110 To: 5441 Virginia Beach Boulevard, Suites 120 & 121 both in City of Virginia Beach, VA	Pending
9/28/88	Associates Financial Services Company of Virginia, Inc.	From: 6516 Hull Street Road To: 11525 Midlothian Turnpike, Suite 102 both in Richmond, VA	Approved 10/18/88
10/17/88	Beneficial Virginia Inc.	From: Roosevelt Shopping Center, 2408-A East Little Creek Road City of Norfolk, VA To: Hilltop East Shopping Center, 1556 Laskin Road, Suite 102 City of Virginia Beach, VA	Approved 10/18/88
11/10/88	Sovran Credit Corporation	From: 5298 Fairfield Shopping Center, City of Virginia Beach To: 1905 South Military Highway City of Chesapeake, VA	Approved 11/10/88

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1988

CONSUMER FINANCE OFFICE RELOCATIONS—Continued

11/28/88	American General Finance of America, Inc.	From: Triangle Plaza Shopping Center To: Louisa Marketplace both in Louisa County, VA	Approved 11/28/88
11/28/88	American General Finance of America, Inc.	From: 2834 Valley Avenue To: 2810 Valley Avenue both in Winchester, VA	Approved 11/28/88
11/29/88	Aetna Finance Company, d/b/a ITT Financial Services	From: 1220 Frederick Boulevard City of Portsmouth, VA To: Manor Commerce Center, 5591 Portsmouth Boulevard City of Virginia Beach, VA	Approved 12/9/88
12/1/88	American General Finance of America, Inc.	From: 235 North Washington Highway (Authorized Unopened) To: 233 North Washington Highway both in Hanover County, VA	Approved 12/2/88
12/7/88	Household Finance Corporation	From: Tyson's Corner Center To: 8605 Westwood Center Drive, Suite 140 both in Fairfax County, VA	Approved 12/8/88

CONSUMER FINANCE STATUS CHANGES

NEW CONSUMER FINANCE OFFICES

January	20	Provident Finance Company of Virginia, Inc. opened a consumer finance office at Timberlake Plaza Shopping Center, 7701 Timberlake Road, City of Lynchburg, VA
February	11	Security Pacific Financial Services Inc. opened a consumer finance office at 300 Preston Avenue, Suite 100, City of Charlottesville, VA
February	11	Security Pacific Financial Services Inc. opened a consumer finance office at 293 West Main Street, Abingdon, Washington County, VA
February	11	Security Pacific Financial Services Inc. opened a consumer finance office at 48 West Main Street, Christiansburg, Montgomery County, VA
February	11	Security Pacific Financial Services Inc. opened a consumer finance office at Riverside Executive Square, 2420 Riverside Drive, City of Danville, VA
February	11	Security Pacific Financial Services Inc. opened a consumer finance office at 544-A East Stuart Drive, Galax Plaza Shopping Center, City of Galax, VA
February	11	Security Pacific Financial Services Inc. opened a consumer finance office at 2101 Executive Drive, Tower Box 13, City of Hampton, VA
February	11	Security Pacific Financial Services Inc. opened a consumer finance office at 5203 Leesburg Pike, Suite 101, Fairfax County, VA
February	11	Security Pacific Financial Services Inc. opened a consumer finance office at 350 North Main Street, City of Harrisonburg, VA
February	11	Security Pacific Financial Services Inc. opened a consumer finance office at 26 Plaza Street, Leesburg Plaza, Leesburg, Loudoun County, VA
February	11	Security Pacific Financial Services Inc. opened a consumer finance office at 703 North Main Street, Suite #3, Marion, Smyth County, VA
February	11	Security Pacific Financial Services Inc. opened a consumer finance office at 108 East Main Street, City of Martinsville, VA
February	11	Security Pacific Financial Services Inc. opened a consumer finance office at 6060 Jefferson Avenue, Suite L-500, City of Newport News, VA
February	11	Security Pacific Financial Services Inc. opened a consumer finance office at 810 North Military Highway, Suite 201, City of Norfolk, VA
February	11	Security Pacific Financial Services Inc. opened a consumer finance office at 2787 South Crater Road, Suite B, City of Petersburg, VA
February	11	Security Pacific Financial Services Inc. opened a consumer finance office at 355 Crawford Parkway, Suite 808, City of Portsmouth, VA
February	11	Security Pacific Financial Services Inc. opened a consumer finance office at 812 Moorefield Park Drive, Suite 124, Chesterfield County, VA
February	11	Security Pacific Financial Services Inc. opened a consumer finance office at 5004 Monument Avenue, Henrico County, VA
February	11	Security Pacific Financial Services Inc. opened a consumer finance office at 700 East Main Street, Suite 1025, City of Richmond, VA

CONSUMER FINANCE STATUS CHANGES—1988

NEW CONSUMER FINANCE OFFICES—Continued

February	11	Security Pacific Financial Services Inc. opened a consumer finance office at 10 Franklin Road, S.E., Suite 675, City of Roanoke, VA
February	11	Security Pacific Financial Services Inc. opened a consumer finance office at 617 Greenville Avenue, City of Staunton, VA
February	11	Security Pacific Financial Services Inc. opened a consumer finance office at 1447-49 North Main Street, City of Suffolk, VA
February	11	Security Pacific Financial Services Inc. opened a consumer finance office at 2070 Chain Bridge Road, Suite 315, Vienna, Fairfax County, VA
February	11	Security Pacific Financial Services Inc. opened a consumer finance office at 760 Lynnhaven Parkway, City of Virginia Beach, VA
February	11	Security Pacific Financial Services Inc. opened a consumer finance office at 1430 Davis Ford Road, Suite 7, Woodbridge, Prince William County, VA
February	11	Security Pacific Financial Services Inc. opened a consumer finance office at Route 11, Wythe Shopping Center, Wytheville, Wythe County, VA
February	11	Security Pacific Financial Services Inc. opened a consumer finance office at 40 South Loudoun Street, City of Winchester, VA
March	7	No. 2 Creditway of America, Inc. opened a consumer finance office at 4074 Crockett Street, Henrico County, VA
May	2	Norwest Financial Virginia, Inc. opened a consumer finance office at 1705 Parkview Drive, Suite 26, City of Chesapeake, VA
May	16	Provident Finance Company of Virginia, Inc. opened a consumer finance office at 4688 Pembroke Boulevard, Suite 104, City of Virginia Beach, VA
June	8	Union Finance Corporation opened a consumer finance office at 28 Goodrich Avenue, City of Petersburg, VA
June	15	BarclaysAmerican/Financial, Inc. opened a consumer finance office at 6465 College Park Square Shopping Center, City of Virginia Beach, VA
August	1	Sovran Credit Corporation opened a consumer finance office at 1930 William Street, City of Fredericksburg, VA
August	1	Security Pacific Financial Services Inc. opened a consumer finance office at 5999 Stevenson Avenue, Suite 401, City of Alexandria, VA
August	15	Community Finance Company opened a consumer finance office at 1224 Concord Avenue, Henrico County, VA
August	23	Aetna Finance Company, d/b/a ITT Financial Services opened a consumer finance office at Oyster Point Square, 11712-C Jefferson Avenue, City of Newport News, VA
September	1	Aetna Finance Company, d/b/a ITT Financial Services opened a consumer finance office at Springfield Plaza Shopping Center, 7219 Commerce Street, Springfield, Fairfax County, VA
September	16	Commercial Credit Loans, Inc. opened a consumer finance office at 9428 Main Street, Pickett Shopping Center, City of Fairfax, VA

CONSUMER FINANCE STATUS CHANGES—1988

NEW CONSUMER FINANCE OFFICES—Continued

September	30	Chrysler First Financial Services Corporation opened a consumer finance office at 3042 C Berkmar Drive, Charlottesville, Virginia
October	19	Chrysler First Financial Services Corporation opened a consumer finance office at Tanglewood West Building, Suite 350, 3959 Electric Road, S.W., City of Roanoke, VA
October	24	Sovran Credit Corporation opened a consumer finance office at 13290 Warwick Boulevard, City of Newport News, VA
October	30	No. 2 Creditway of America, Inc. opened a consumer finance office at 6201 Leesburg Pike, Falls Church, Fairfax County, VA
December	22	Norwest Financial Virginia, Inc. opened a consumer finance office at 7529 Presidential Lane, Prince William County, VA

CONSUMER FINANCE OFFICE RELOCATIONS

January	1	Landmark Financial Services of Virginia, Inc. moved its consumer finance office from 4908-A West Mercury Boulevard, City of Hampton to 605 Newmarket Drive, City of Newport News, VA
January	7	Beneficial Virginia Inc. moved its consumer finance office from 33 South Loudoun Street to Southpark Shopping Center, 2558 Valley Avenue, both in the City of Winchester, VA
January	15	Aetna Finance Company, d/b/a ITT Financial Services moved its consumer finance office from 415-17 North Military Highway to 410 Briar Hill Road, Best Square Shopping Center, Suite 101, both in the City of Norfolk, VA
March	25	TranSouth Financial Corporation moved its consumer finance office from 3333 Virginia Beach Boulevard to 3615 Virginia Beach Boulevard, both in the City of Virginia Beach, VA
March	28	Community Finance Company moved its consumer finance office from 5338 George Washington Memorial Highway, Suite F to 5216 George Washington Memorial Highway, both in Grafton, York County, VA
March	31	Security Pacific Financial Services Inc. moved its consumer finance office from 2070 Chain Bridge Road to Centennial Plaza II, 8391 Old Courthouse Road, both in Fairfax County, VA
April	1	Sovran Financial Corporation moved its consumer finance office from 2805 West Mercury Boulevard to 2404-B West Mercury Boulevard both in the City of Hampton, VA
May	2	Security Pacific Financial Services Inc. moved its consumer finance office from 48 West Main Street to 30 East Main Street, both in the City of Christiansburg, VA
May	16	Associates Financial Services Company of Virginia, Inc. moved its consumer finance office from 3635 Franklin Road, S.W. to 620 Townside Road, both in the City of Roanoke, VA
May	31	Norwest Financial Virginia, Inc. moved its consumer finance office from 4000 Virginia Beach Boulevard to 3101 Virginia Beach Boulevard, both in the City of Virginia Beach, VA
June	1	Beneficial Virginia Inc. moved its consumer finance office from 77 East Market Street to Spotswood Valley Square Shopping Center, Store 18, 1790 East Market Street, both in the City of Harrisonburg, VA

CONSUMER FINANCE STATUS CHANGES—1988

CONSUMER FINANCE OFFICE RELOCATIONS—Continued

June	13	Beneficial Virginia Inc. moved its consumer finance office from 4114 Oaklawn Boulevard, Colonial Corner Shopping Center, City of Hopewell to 5262 Oaklawn Boulevard, The Crossings Shopping Center, Prince George County, VA
July	1	Provident Finance Company of Virginia Inc. moved its consumer finance office from 121 West Nelson Street to 401-G East Nelson Street, both in the City of Lexington, VA
July	1	Transamerica Financial Services moved its consumer finance office from 8133 Leesburg Pike, Suite 902D, Vienna to 7799 Leesburg Pike, Falls Church, both in Fairfax County, VA
July	25	BarclaysAmerican/Financial, Inc. moved its consumer finance office from 8014 Midlothian Turnpike, Suite 201 to 10800 Midlothian Turnpike, Winchester Building, Suite 151, both in Chesterfield County, VA
August	1	Security Pacific Financial Services Inc. moved its consumer finance office from 5203 Leesburg Pike, Falls Church to 5501 Backlick Road, Springfield, both in Fairfax County, VA
August	15	Beneficial Virginia Inc. moved its consumer finance office from 3355 Western Branch Boulevard to Stonebridge Plaza, Unit A-3, 3916 Portsmouth Boulevard, both in the City of Chesapeake, VA
August	15	Beneficial Virginia Inc. moved its consumer finance office from 6209 Portsmouth Boulevard, City of Portsmouth to Woodford Square Shopping Center, 701-R North Battlefield Boulevard, City of Chesapeake, VA
August	15	Beneficial Virginia Inc. moved its consumer finance office from Fort Hill Village Shopping Center, City of Lynchburg to 9607-D Timberlake Road, Campbell County, VA
August	15	No. 2 Creditway of America, Inc. moved its consumer finance office from 261 South Fraley Boulevard, Dumfries to 14541 Jefferson Davis Highway, Woodbridge, both in Prince William County, VA
August	15	No. 2 Creditway of America, Inc. moved its consumer finance office from 9936 Midlothian Turnpike to Suite 114, 9550 Midlothian Turnpike both in Chesterfield County, VA
October	10	AVCO Financial Services of Madison Heights, Inc. moved its consumer finance office from 7009 Forest Hill Avenue to 257 Wadsworth Drive, both in the City of Richmond, VA
October	30	Sovran Financial Corporation moved its consumer finance office from 5298 Fairfield Shopping Center, City of Virginia Beach to 1905 South Military Highway, City of Chesapeake, VA
November	30	American General Finance of America, Inc. moved its consumer finance office from 27 East Main Street to 1440 West 211 Bypass, both in Luray, Page County, VA
December	5	Beneficial Virginia Inc. moved its consumer finance office from 2408-A East Little Creek Road, City of Norfolk to Hilltop East Shopping Center, Suite 102, 1556 Laskin Road, City of Virginia Beach, VA

CONSUMER FINANCE STATUS CHANGES—1988

CONSUMER FINANCE OFFICE CLOSINGS

January	1	No. 2 Creditway of America, Inc. closed a consumer finance office at 5277 Princess Anne Road, Kempsville Plaza, City of Virginia Beach, VA
February	11	Security Pacific Financial Services of Virginia Inc. closed a consumer finance office at 300 Preston Avenue, Suite 100, City of Charlottesville, VA
February	11	Security Pacific Financial Services of Virginia Inc. closed a consumer finance office at 293 West Main Street, Abingdon, Washington County, VA
February	11	Security Pacific Financial Services of Virginia Inc. closed a consumer finance office at 48 West Main Street, Christiansburg, Montgomery County, VA
February	11	Security Pacific Financial Services of Virginia Inc. closed a consumer finance office at Riverside Executive Square, 2420 Riverside Drive, City of Danville, VA
February	11	Security Pacific Financial Services of Virginia Inc. closed a consumer finance office at 544-A East Stuart Drive, Galax Plaza Shopping Center, City of Galax, VA
February	11	Security Pacific Financial Services of Virginia Inc. closed a consumer finance office at 2101 Executive Drive, Tower Box 13, City of Hampton, VA
February	11	Security Pacific Financial Services of Virginia Inc. closed a consumer finance office at 5203 Leesburg Pike, Suite 101, Fairfax County, VA
February	11	Security Pacific Financial Services of Virginia Inc. closed a consumer finance office at 350 North Main Street, City of Harrisonburg, VA
February	11	Security Pacific Financial Services of Virginia Inc. closed a consumer finance office at 26 Plaza Street, Leesburg Plaza, Leesburg, Loudoun County, VA
February	11	Security Pacific Financial Services of Virginia Inc. closed a consumer finance office at 703 North Main Street, Suite #3, Marion, Smyth County, VA
February	11	Security Pacific Financial Services of Virginia Inc. closed a consumer finance office at 108 East Main Street, City of Martinsville, VA
February	11	Security Pacific Financial Services of Virginia Inc. closed a consumer finance office at 6060 Jefferson Avenue, Suite L-500, City of Newport News, VA
February	11	Security Pacific Financial Services of Virginia Inc. closed a consumer finance office at 810 North Military Highway, Suite 201, City of Norfolk, VA
February	11	Security Pacific Financial Services of Virginia Inc. closed a consumer finance office at 2787 South Crater Road, Suite B, City of Petersburg, VA
February	11	Security Pacific Financial Services of Virginia Inc. closed a consumer finance office at 355 Crawford Parkway, Suite 808, City of Portsmouth, VA
February	11	Security Pacific Financial Services of Virginia Inc. closed a consumer finance office at 812 Moorefield Park Drive, Suite 124, Chesterfield County, VA
February	11	Security Pacific Financial Services of Virginia Inc. closed a consumer finance office at 5004 Monument Avenue, Henrico County, VA
February	11	Security Pacific Financial Services of Virginia Inc. closed a consumer finance office at 700 East Main Street, Suite 1025, City of Richmond, VA

CONSUMER FINANCE STATUS CHANGES—1988

CONSUMER FINANCE OFFICE CLOSINGS—Continued

February	11	Security Pacific Financial Services of Virginia Inc. closed a consumer finance office at 10 Franklin Road, S.E., Suite 675, City of Roanoke, VA
February	11	Security Pacific Financial Services of Virginia Inc. closed a consumer finance office at 617 Greenville Avenue, City of Staunton, VA
February	11	Security Pacific Financial Services of Virginia Inc. closed a consumer finance office at 1447-49 North Main Street, City of Suffolk, VA
February	11	Security Pacific Financial Services of Virginia Inc. closed a consumer finance office at 2070 Chain Bridge Road, Suite 315, Vienna, Fairfax County, VA
February	11	Security Pacific Financial Services of Virginia Inc. closed a consumer finance office at 760 Lynnhaven Parkway, City of Virginia Beach, VA
February	11	Security Pacific Financial Services of Virginia Inc. closed a consumer finance office at 1430 Davis Ford Road, Suite 7, Woodbridge, Prince William County, VA
February	11	Security Pacific Financial Services of Virginia Inc. closed a consumer finance office at Route 11, Wythe Shopping Center, Wytheville, Wythe County, VA
February	11	Security Pacific Financial Services of Virginia Inc. closed a consumer finance office at 40 South Loudoun Street, City of Winchester, VA
March	7	General Finance Corporation of America closed a consumer finance office at 4010-A Glenside Drive, Henrico County, VA
March	11	BarclaysAmerican/Financial, Inc. closed a consumer finance office at 2013 Second Street, Richlands, VA
April	15	TranSouth Financial Corporation closed a consumer finance office at 1890 George Washington Highway, Grafton, York County, VA
July	18	Manufacturers Hanover Consumer Services of America, Inc. closed a consumer finance office at 114 Country Club Drive, S.W., Blacksburg, VA
August	5	Manufacturers Hanover Consumer Services of America, Inc. closed a consumer finance office at 9550 Midlothian Turnpike, Richmond, VA
August	15	Manufacturers Hanover Consumer Services of America, Inc. closed a consumer finance office at 14541 Jefferson Davis Highway, Woodbridge, Prince William County, VA
September	19	American General Finance of America, Inc. closed a consumer finance office at 310 West Main Street, City of Covington, VA
September	26	American General Finance of America, Inc. closed a consumer finance office at 6201 Leesburg Pike, Falls Church, Fairfax County, VA
September	30	Capitol Credit Plan of Virginia, Inc. closed a consumer finance office at 104 Court Street, Abingdon, Washington County, VA
September	30	Capitol Credit Plan of Virginia, Inc. closed a consumer finance office at 709 Dominion Square Shopping Center, Culpeper, Culpeper County, VA
October	7	Aetna Finance Company, d/b/a ITT Financial Services closed a consumer finance office at 4223 Starkey Road, Tanglewood Square Shopping Center, Roanoke, VA

CONSUMER FINANCE STATUS CHANGES—1988

CONSUMER FINANCE OFFICE CLOSINGS—Continued

October	10	American General Finance of America, Inc. closed a consumer finance at 2726 Virginia Beach Boulevard, Virginia Beach, VA
October	28	Security Pacific Financial Services Inc. closed a consumer finance office at 703 North Main Street, Suite 3, Marion, VA
October	30	No. 2 Creditway of America, Inc. closed a consumer finance office at 7054 Spring Garden Drive, Springfield, Fairfax County, VA
December	13	The Finance Company closed a consumer finance office at 7930 Chesapeake Boulevard, Store #3, City of Norfolk, VA
December	31	Union Finance Corporation closed a consumer finance office at 9828 Midlothian Turnpike, Chesterfield County, VA

INDEPENDENT*
CONSUMER FINANCE COMPANIES
AS OF DECEMBER 31, 1988

Company	Number of Offices	ASSETS Consumer Finance Business	Other Business	Total Business
1. Altavista Loan Company	1	$ 821,351	$ -0-	$ 821,351
2. Bynum Finance Corporation	1	1,467,745	-0-	1,467,745
3. Capitol Loan Company, Incorporated	1	966,658	46,610	1,013,268
4. Collinsville Finance Corporation	1	684,206	-0-	684,206
5. Colonial Loans, Inc.	1	1,551,964	864,206	2,416,170
6. Danville Finance & Loan Corporation	1	549,200	-0-	549,200
7. Franklin Finance Company, Incorporated	1	1,340,679	-0-	1,340,679
8. Henry County Small Loan Corporation	1	642,639	-0-	642,639
9. Homestead Financial Services of Va., Inc.	1	835,244	542,058	1,377,302
10. Knight Finance Company, Inc.	1	946,980	-0-	946,980
11. Moore Loans, Incorporated	1	2,363,088	4,209,544	6,572,632
12. Parks Finance Service, Inc.	3	3,872,543	-0-	3,872,543
13. Piedmont Finance Service, Incorporated	3	1,237,748	-0-	1,237,748
14. South Norfolk Loan Corporation	1	1,226,594	-0-	1,226,594
15. Southside Finance Company	1	259,118	-0-	259,118
16. Stuart Finance & Small Loan Corporation	1	249,377	-0-	249,377
17. Sussex Finance & Loan Corporation	1	224,603	720	225,323
18. Valley Finance Service, Incorporated	2	1,856,721	103,499	1,960,220
TOTAL	23	$21,096,458	$5,766,637	$26,863,095

*Those consumer finance companies who only operate in the Commonwealth of Virginia and are not affiliated with a bank holding company.

CHAIN*
CONSUMER FINANCE COMPANIES
AS OF DECEMBER 31, 1988

Company	Number of Offices	ASSETS Consumer Finance Business	Other Business	Total Business
1. Ashland Finance Company of Virginia	1	1,323,617	542,784	1,866,401
2. Associates Financial Services Company of Virginia, Inc.	16	13,508,676	109,297,468	122,806,144
3. AVCO Financial Services of Madison Heights, Inc.	12	16,438,153	613,872	17,052,025
4. BarclaysAmerican/Financial, Inc.	9	10,374,404	12,272,188	22,646,592
5. Beneficial Virginia Inc.	27	30,668,453	69,205,860	99,874,313
6. Blazer Financial Services, Inc.	11	13,315,189	14,789,917	28,105,106
7. Capitol Credit Plan of Virginia, Inc.	10	10,057,852	4,504,445	14,562,297
8. Chrysler First Financial Services Corporation	6	2,734,957	34,730,199	37,465,156
9. Commercial Credit Loans, Inc.	6	6,529,540	0	6,529,540
10. Community Finance Company	6	5,132,061	16,118,520	21,250,581
11. Creditway of America, Inc. (No. 2 Creditway of America) (No. 3 Creditway of America) (American General Finance of America, Inc.)	66	112,142,195	141,628,871	253,771,066
12. Household Finance Corporation of Virginia	21	22,161,080	140,776,666	162,937,746
13. Aetna Finance Company, d/b/a ITT Financial Services	17	38,880,112	25,375,001	64,255,113
14. Kentucky Finance Co., Inc., Bristol, Va.	2	2,987,106	898,308	3,885,414
15. Landmark Financial Services of Virginia, Inc.	11	8,394,100	20,810,111	29,204,211
16. Mercury Finance Company of Virginia	6	3,055,850	10,951,417	14,007,267
17. Norwest Financial Virginia, Inc.	6	1,894,742	4,376,025	6,270,767
18. Peoples Loans, Inc.	1	653,734	520,006	1,173,740
19. Provident Finance Company of Virginia, Inc.	16	18,874,887	6,955,649	25,830,536
20. City Finance Company, d/b/a Public Finance Corporation	11	6,856,688	5,627,936	12,484,624
21. Rouss Finance Company	2	1,695,580	417,039	2,112,619
22. Security Pacific Financial Services Inc.	26	22,931,724	75,319,023	98,250,747
23. Signal Finance of Virginia, Inc.	2	2,561,922	8,101,164	10,663,086
24. Sovran Credit Corporation	11	7,953,818	21,931,124	29,884,942
25. Transamerica Financial Services	4	1,095,046	13,170,828	14,265,874
26. TranSouth Financial Corporation	14	6,892,790	31,520,237	38,413,027
27. Union Finance Corporation	2	1,145,755	3,076,355	4,222,110
TOTAL	322	$370,260,031	$773,531,013	$1,143,791,044

*Those consumer finance companies who operate in other states in addition to Virginia and/or affiliated with a bank holding company

INDEPENDENT COMPANIES
BALANCE SHEET
DECEMBER 31, 1988

	Consumer Finance Business	Other Business	Total Business
ASSETS			
Receivables:			
Gross receivables	$20,252,571	$6,806,388	$27,058,959
Less: Unearned charges	658,142	1,157,597	1,815,739
Total net loans receivable	$19,594,429	$5,648,791	$25,243,220
Less: Allowance for possible loan losses	417,430	121,528	538,958
Adjusted net receivables	$19,176,999	$5,527,263	$24,704,262
Cash on hand and in banks	817,657	40,259	857,916
Short-term investments	216,613	17,046	233,659
Real estate (less depreciation)	40,246	-0-	40,246
Furniture, fixtures & equipment (less depreciation)	268,020	97,151	365,171
Deferred charges	20,822	5,468	26,290
Other assets	556,101	79,450	635,551
TOTAL ASSETS	$21,096,458	$5,766,637	$26,863,095
LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY			
Short-Term Borrowings:			
Banks	$ 4,601,820	$2,900,906	$ 7,502,726
Parent company or affiliate	514,400	-0-	514,400
Other short-term borrowings	3,972,627	1,720,972	5,693,599
Total short-term borrowings	$ 9,088,847	$4,621,878	$13,710,725
Long-Term Borrowings:			
Bonds and debentures	2,941,635	137,065	3,078,700
Other long-term notes	158,711	9,780	168,491
Branch office capital allocated to debt	-0-	-0-	-0-
Total long-term borrowings	$ 3,100,346	$ 146,845	$ 3,247,191
Total borrowings	$12,189,193	$4,768,723	$16,957,916
Other liabilities	403,740	213,861	617,601
Total liabilities	$12,592,933	$4,982,584	$17,575,517
Net worth (individual or partnership)	197,453	-0-	197,453
Shareholders Equity:			
Preferred stock	-0-	-0-	-0-
Common stock	849,733	49,887	899,620
Capital surplus	111,077	48,187	159,264
Retained earnings	7,840,748	686,187	8,526,935
Branch office capital allocated to equity	-0-	-0-	-0-
Treasury stock	(495,486)	(208)	(495,694)
Total net worth and shareholders equity	$ 8,306,072	$ 784,053	$ 9,090,125
TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY	$21,096,458	$5,766,637	$26,863,095

CHAIN COMPANIES
BALANCE SHEET
DECEMBER 31, 1988

	Consumer Finance Business	Other Business	Total Business
ASSETS			
Receivables:			
Gross receivables	$470,134,986	$819,173,991	$1,289,308,977
Less: Unearned charges	95,694,820	49,969,378	145,664,198
Total net loans receivable	$374,440,166	$769,204,613	$1,143,644,779
Less: Allowance for possible loan losses	12,351,139	14,771,052	27,122,191
Adjusted net receivables	$362,089,027	$754,433,561	$1,116,522,588
Cash on hand and in banks	656,445	1,472,902	2,129,347
Short-term investments	20,527	7,566	28,093
Real estate (less depreciation)	14,803	5,026	19,829
Furniture, fixtures & equipment (less depreciation)	1,955,673	3,482,100	5,437,773
Deferred charges	964,688	1,048,287	2,012,975
Other assets	4,558,868	13,081,572	17,640,440
TOTAL ASSETS	$370,260,031	$773,531,014	$1,143,791,045
LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY			
Short-Term Borrowings:			
Banks	$ 804,908	$ 198,092	$ 1,003,000
Parent company or affiliate	276,479,599	409,131,318	685,610,917
Other short-term borrowings	74,019	232,472	306,491
Total short-term borrowings	$277,358,526	$409,561,882	$ 686,920,408
Long-Term Borrowings:			
Bonds and debentures	81,411	218,589	300,000
Other long-term notes	6,694,325	17,241,576	23,935,901
Branch office capital allocated to debt	40,494,278	272,760,632	313,254,910
Total long-term borrowings	$ 47,270,014	$290,220,797	$ 337,490,811
Total borrowings	$324,628,540	$699,782,679	$1,024,411,219
Other liabilities	2,327,859	6,294,229	8,622,088
Total liabilities	$326,956,399	$706,076,908	$1,033,033,307
Net worth (individual or partnership)	-0-	-0-	-0-
Shareholders Equity:			
Preferred stock	-0-	-0-	-0-
Common stock	1,765,441	1,657,959	3,423,400
Capital surplus	11,486,974	12,180,345	23,667,319
Retained earnings	26,604,811	37,928,776	64,533,587
Branch office capital allocated to equity	3,471,958	15,755,632	19,227,590
Treasury stock	(25,552)	(68,606)	(94,158)
Total net worth and shareholders equity	$ 43,303,632	$ 67,454,106	$ 110,757,738
TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY	$370,260,031	$773,531,014	$1,143,791,045

TOTAL INDUSTRY
BALANCE SHEET
DECEMBER 31, 1988

	Consumer Finance Business	Other Business	Total Business
ASSETS			
Receivables:			
Gross receivables	$490,387,557	$825,980,379	$1,316,367,936
Less: Unearned charges	96,352,962	51,126,975	147,479,937
Total net loans receivable	$394,034,595	$774,853,404	$1,168,887,999
Less: Allowance for possible loan losses	12,768,569	14,892,580	27,661,149
Adjusted net receivables	$381,266,026	$759,960,824	$1,141,226,850
Cash on hand and in banks	1,474,102	1,513,161	2,987,263
Short-term investments	237,140	24,612	261,752
Real estate (less depreciation)	55,049	5,026	60,075
Furniture, fixtures & equipment (less depreciation)	2,223,693	3,579,251	5,802,944
Deferred charges	985,510	1,053,755	2,039,265
Other assets	5,114,969	13,161,022	18,275,991
TOTAL ASSET	$391,356,489	$779,297,651	$1,170,654,140
LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY			
Short-Term Borrowings:			
Banks	$ 5,406,728	$ 3,098,998	$ 8,505,726
Parent company or affiliate	276,993,999	409,131,318	686,125,317
Other short-term borrowings	4,046,646	1,953,444	6,000,090
Total short-term borrowings	$286,447,373	$414,183,760	$ 700,631,133
Long-Term Borrowings:			
Bonds and debentures	3,023,046	355,654	3,378,700
Other long-term notes	6,853,036	17,251,356	24,104,392
Branch office capital allocated to debt	40,494,278	272,760,632	313,254,910
Total long-term borrowings	$ 50,370,360	$290,367,642	$ 340,738,002
Total borrowings	$336,817,733	$704,551,402	$1,041,369,135
Other liabilities	2,731,599	6,508,090	9,239,689
Total liabilities	$339,549,332	$711,059,492	$1,050,608,824
Net worth (individual or partnership)	197,453	-0-	197,453
Shareholders Equity:			
Preferred stock	-0-	-0-	-0-
Common stock	2,615,174	1,707,846	4,323,020
Capital surplus	11,598,051	12,228,532	23,826,583
Retained earnings	34,445,559	38,614,963	73,060,522
Branch office capital allocated to equity	3,471,958	15,755,632	19,227,590
Treasury stock	(521,038)	(68,814)	(589,852)
Total net worth and shareholders equity	$ 51,609,704	$ 68,238,159	$ 119,847,863
TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY	$391,356,489	$779,297,651	$1,170,654,140

INDEPENDENT COMPANIES
INCOME STATEMENT
YEAR ENDING DECEMBER 31, 1988

	Consumer Finance Business	Other Business	Total Business
INCOME			
Charges collected or earned	$5,078,666	$1,192,750	$6,271,416
Insurance income recognized by licensee	285,584	39,628	325,212
Insurance income recognized by affiliate[1]	113,110	72,789	185,899
Other income	267,691	46,582	314,273
Total Income	$5,745,051	$1,351,749	$7,096,800
EXPENSES			
Advertising	58,760	35,922	94,682
Auditing	55,132	13,104	68,236
Provision for possible loan losses	389,495	108,875	498,370
Depreciation and amortization	89,843	29,916	119,759
Insurance and fidelity bonds	92,034	18,400	110,434
Legal fees and disbursements	42,072	66,116	108,188
Postage, printing, stationery and supplies	113,018	40,354	153,372
Rent, janitorial services, and utilities	157,390	56,209	213,599
Salaries of officers, owners and partners	1,066,611	153,101	1,219,712
Salaries of all other employees	722,415	210,103	932,518
Taxes (other than income)	156,241	32,773	189,014
License fees	14,992	1,696	16,688
Telephone and telegraph	59,806	16,260	76,066
Travel, auto expense and allowance	63,300	9,489	72,789
Supervision and administration	7,943	57	8,000
Other expenses	292,019	73,751	365,770
Expenses (excluding taxes) allocated from insurance affiliate[2]	62,370	43,674	106,044
Total non-interest expenses	$3,443,441	$ 909,800	$4,353,241
Interest paid on borrowed funds	1,191,406	525,586	1,716,992
Total expenses before income taxes	$4,634,847	$1,435,386	$6,070,233
Income taxes:			
(a) State	33,562	(791)	32,771
(b) Federal	117,104	(2,965)	114,139
(c) Income taxes on insurance income of affiliate	2,668	-0-	2,668
Total income taxes	$ 153,334	$ (3,756)	$ 149,578
Total expenses	$4,788,181	$1,431,630	$6,219,811
Net Income (loss)	$ 956,870	$ (79,881)	$ 876,989

[1] Insurance income generated in consumer finance offices in Virginia through an insurance affiliate.

[2] Expenses of insurance affiliate allocated to insurance operations conducted in consumer finance offices in Virginia.

CHAIN COMPANIES
INCOME STATEMENT
YEAR ENDING DECEMBER 31, 1988

	Consumer Finance Business	Other Business	Total Business
INCOME			
Charges collected or earned	$ 97,702,979	$116,468,628	$214,171,607
Insurance income recognized by licensee	1,298,679	886,991	2,185,670
Insurance income recognized by affiliate[1]	9,792,564	4,259,515	14,052,079
Other income	1,873,873	1,073,896	2,947,769
Total Income	$110,668,095	$122,689,030	$233,357,125
EXPENSES			
Advertising	1,890,391	1,800,819	3,691,210
Auditing	12,310	15,653	27,963
Provision for possible loan losses	13,446,450	7,886,902	21,333,352
Depreciation and amortization	761,525	904,222	1,665,747
Insurance and fidelity bonds	232,476	300,663	533,139
Legal fees and disbursements	384,051	335,115	719,166
Postage, printing, stationery and supplies	1,328,343	1,377,165	2,705,508
Rent, janitorial services, and utilities	3,009,634	3,013,496	6,023,130
Salaries of officers, owners and partners	212,586	164,789	377,375
Salaries of all other employees	13,071,488	14,029,977	27,101,465
Taxes (other than income)	630,656	742,820	1,373,476
License fees	646,511	328,465	974,976
Telephone and telegraph	1,281,315	1,343,482	2,624,797
Travel, auto expense and allowance	416,249	577,924	994,173
Supervision and administration	8,976,356	10,370,646	19,347,002
Other expenses	3,030,030	3,666,007	6,696,037
Expenses (excluding taxes) allocated from insurance affiliate[2]	5,891,313	2,555,408	8,446,721
Total non-interest expenses	$ 55,221,684	$ 49,413,553	$104,635,237
Interest paid on borrowed funds	30,235,619	61,053,718	91,289,337
Total expenses before income taxes	$ 85,457,303	$110,467,271	$195,924,574
Income taxes:			
(a) State	1,055,843	802,341	1,858,184
(b) Federal	5,907,640	4,467,911	10,375,551
(c) Income taxes on insurance income of affiliate	1,548,584	634,074	2,182,658
Total income taxes	$ 8,512,067	$ 5,904,326	$ 14,416,393
Total expenses	$ 93,969,370	$116,371,597	$210,340,967
Net Income (loss)	$ 16,698,725	$ 6,317,433	$ 23,016,158

[1] Insurance income generated in consumer finance offices in Virginia through an insurance affiliate.

[2] Expenses of insurance affiliate allocated to insurance operations conducted in consumer finance offices in Virginia.

TOTAL INDUSTRY
INCOME STATEMENT
YEAR ENDING DECEMBER 31, 1988

	Consumer Finance Business	Other Business	Total Business
INCOME			
Charges collected or earned	$102,781,645	$117,661,378	$220,443,023
Insurance income recognized by licensee	1,584,263	926,619	2,510,882
Insurance income recognized by affiliate[1]	9,905,674	4,332,304	14,237,978
Other income	2,141,564	1,120,478	3,262,042
Total Income	$116,413,146	$124,040,779	$240,453,925
EXPENSES			
Advertising	$ 1,949,151	$ 1,836,741	$ 3,785,892
Auditing	67,442	28,757	96,199
Provision for possible loan losses	13,835,945	7,995,777	21,831,722
Depreciation and amortization	851,368	934,138	1,785,506
Insurance and fidelity bonds	324,510	319,063	643,573
Legal fees and disbursements	426,123	401,231	827,354
Postage, printing, stationery and supplies	1,441,361	1,417,519	2,858,880
Rent, janitorial services, and utilities	3,167,024	3,069,705	6,236,729
Salaries of officers, owners and partners	1,279,197	317,890	1,597,087
Salaries of all other employees	13,793,903	14,240,080	28,033,983
Taxes (other than income)	786,897	775,593	1,562,490
License fees	661,503	330,161	991,664
Telephone and telegraph	1,341,121	1,359,742	2,700,863
Travel, auto expense and allowance	479,549	587,413	1,066,962
Supervision and administration	8,984,299	10,370,703	19,355,002
Other expenses	3,322,049	3,739,758	7,061,807
Expenses (excluding taxes) allocated from insurance affiliate[2]	5,953,683	2,599,082	8,552,765
Total non-interest expenses	$58,665,125	$ 50,323,353	$108,988,478
Interest paid on borrowed funds	31,427,025	61,579,304	93,006,329
Total expenses before income taxes	$90,092,150	$111,902,657	$201,994,807
Income taxes:			
(a) State	1,089,405	801,550	1,890,955
(b) Federal	6,024,744	4,464,946	10,489,690
(c) Income taxes on insurance income of affiliate	1,551,252	634,074	2,185,326
Total income taxes	$ 8,665,401	$ 5,900,570	$ 14,565,971
Total expenses	$98,757,551	$117,803,227	$216,560,778
Net Income (loss)	$17,655,595	$ 6,237,552	$ 23,893,147

[1] Insurance income generated in consumer finance offices in Virginia through an insurance affiliate.

[2] Expenses of insurance affiliate allocated to insurance operations conducted in consumer finance offices in Virginia.

DELINQUENT ACCOUNTS
CONSUMER FINANCE BUSINESS ONLY
AS OF DECEMBER 31, 1988

	Independent Companies Net Receivables		Chain Companies Net Receivables		Total Industry Net Receivables	
	Number	Amount	Number	Amount	Number	Amount
Accounts with no payment for:						
Two Months	467	$ 531,667	4,292	$ 6,537,290	4,759	$ 7,068,957
Three Months	521	551,130	7,842	12,050,658	8,363	12,601,788
TOTAL	988	$1,082,797	12,134	$18,587,948	13,122	$19,670,745

	Independent Companies			Chain Companies			Total Industry		
	Two Months	Three Months	Total	Two Months	Three Months	Total	Two Months	Three Months	Total
Percent of number of loans at the end of the year that were delinquent at the time	2.71	3.03	5.74	1.78	3.25	5.03	1.84	3.23	5.07
Percent of dollar amount of net receivables outstanding at the end of the year that were delinquent at the time	2.71	2.81	5.52	1.75	3.22	4.97	1.79	3.20	4.99

RANGE OF CONSUMER FINANCE LOANS MADE DURING 1988

	INDEPENDENT COMPANIES		CHAIN COMPANIES		TOTAL INDUSTRY	
	Consumer Finance Loans Made During The Year		Consumer Finance Loans Made During The Year		Consumer Finance Loans Made During The Year	
	Number	Net Loans Receivable	Number	Net Loans Receivable	Number	Net Loans Receivable
$ 500.00 or Less	2,023	$ 679,270	7,777	$ 3,058,513	9,800	$ 3,737,783
500.01 to 1,000.00	4,640	3,280,382	37,145	26,704,912	41,785	29,985,294
1,000.01 to 1,500.00	3,168	3,795,382	39,139	47,459,188	42,307	51,254,570
1,500.01 to 2,000.00	2,220	3,808,285	37,078	62,936,117	39,298	66,744,402
2,000.01 to 2,500.00	1,460	3,277,613	31,388	69,313,074	32,848	72,590,687
Above 2,500.00	2,219	6,121,714	57,835	159,532,120	60,054	165,653,834
TOTAL	15,730	$20,962,646	210,362	$369,003,924	226,092	$389,966,570

SELECTED FINANCIAL RATIOS
YEAR ENDED DECEMBER 31, 1988

	INDEPENDENT COMPANIES			CHAIN COMPANIES			TOTAL INDUSTRY		
	Consumer Finance Business	Other Business	Total Business	Consumer Finance Business	Other Business	Total Business	Consumer Finance Business	Other Business	Total Business
As a Percentage of Average Assets:									
Gross Income	27.43	25.62	27.07	31.15	17.27	21.89	30.94	17.33	22.01
Charges Collected or Earned	24.25	22.60	23.92	27.50	16.39	20.09	27.32	16.44	20.19
Insurance Income	1.90	2.14	1.95	3.12	0.73	1.53	3.06	0.73	1.53
Other Income	1.28	0.88	1.20	0.53	0.15	0.27	0.56	0.16	0.29
Interest Expense	5.69	9.96	6.55	8.51	8.59	8.57	8.35	8.60	8.52
Non-interest Expense	16.44	17.24	16.60	15.54	6.95	9.82	15.59	7.03	9.98
Salary Expense	8.54	6.88	8.21	3.74	2.00	2.58	4.01	2.03	2.71
Bad Debt Expense	1.86	2.06	1.90	3.79	1.11	2.00	3.68	1.12	2.00
Supervision and Administration	0.04	—	0.03	2.53	1.46	1.82	2.39	1.45	1.77
Other Non-interest Expense	6.00	8.30	6.46	5.48	2.38	3.42	5.51	2.43	3.50
Income Before Income Taxes	5.30	(1.58)	3.92	7.10	1.73	3.50	7.00	1.70	3.51
Income Taxes	0.73	(0.07)	0.56	2.40	0.83	1.35	2.32	0.82	1.33
Net Income:									
Weighted Average	4.57	(1.51)	3.36	4.70	0.90	2.15	4.68	0.88	2.18
Median	4.09	(0.87)	2.19	2.40	0.71	1.76	3.20	0.53	2.07

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1988

Location	License Number	Name and Mailing Address	Consumer Finance Business Net Loans Receivable Number	Amount
Abingdon	CF-1182	Security Pacific Financial Services Inc., 293 West Main Street, P.O. Box 464, 24210	1,224	1,915,065
Alexandria	CF-958	Aetna Finance Company, d/b/a ITT Financial Services, 606 North Washington Street, P.O. Box 328, 22314	1,588	2,702,370
	CF-957	Aetna Finance Company, d/b/a ITT Financial Services, 4656-A King Street, 22302	2,096	3,477,492
	CF-781	Beneficial Virginia Inc., Beacon Hill Building, 6911 Richmond Highway, 22306-6145	495	768,439
	CF-805	Household Finance Corporation of Virginia, 6734 Richmond Highway, P.O. Box 6332, 22306	1,200	1,627,018
	CF-1193	Security Pacific Financial Services Inc., 5999 Stevenson Avenue, Suite 401, 22304	409	655,515
	CF-961	Landmark Financial Services of Virginia, Inc., 7678-D Richmond Highway, 22316	291	476,782
Altavista	CF-454	Altavista Loan Company, 802 Main Street, P.O. Box 118, 24517	796	761,698
Annandale	CF-876	Associates Financial Services Company of Virginia, Inc., 4115 John Marr Drive, P.O. Box 471, 22003	390	729,227
	CF-830	AVCO Financial Services of Madison Heights, Inc., 7402 Little River Turnpike, P.O. Box 491, 22003	1,258	1,947,995
Appomattox	CF-1022	Piedmont Finance Service Incorporated, Triangle Plaza Shopping Center, P.O. Box 2109, 24522	108	80,139
Bassett	CF-447	Henry County Small Loan Corp., Main Street, P.O. Box 262, 24055	428	529,121
Bedford	CF-1069	American General Finance of America, Inc., Maxway Plaza, U.S. Bypass 460, P.O. Box 493, 24523	938	1,489,150
Big Stone Gap	CF-1070	American General Finance of America, Inc., 317 Shawnee Avenue, 24219	828	1,491,846
Blacksburg	CF-538	No. 3 Creditway of America, Inc., 2007 South Main Street, 24060	1,463	2,367,116
Blackstone	CF-498	Southside Finance Company, 304 South Main Street, P.O. Box 22, 23824	274	239,444
Bluefield	CF-1072	American General Finance of America, Inc., 720 Virginia Avenue, 24605	705	1,176,728
	CF-974	Kentucky Finance Co., Inc., Bristol, VA, 504 Virginia Avenue, 24605	1,161	1,444,046
Bridgewater	CF-1073	American General Finance of America, Inc., 101 South Main Street, 22812	1,381	2,482,507
Bristol	CF-260	Beneficial Virginia, Inc., 52 Piedmont Street, P.O. Box 518, 24203	563	964,439
	CF-810	Kentucky Finance Co. Inc., Bristol, VA, 14 Piedmont Street, P.O. Box 98, 24203	1,303	1,632,270
Brookneal	CF-979	Piedmont Finance Service, Incorporated, Main Street, P.O. Box 620, 24528	749	699,584
Burke	CF-927	Household Finance Corporation of Virginia, 9560 Old Keene Mill Road, 22015	220	309,171
Cape Charles	CF-1074	American General Finance of America, Inc., 217-219 Mason Avenue, 23310	517	929,031
Carrollton	CF-914	Community Finance Company, Highway 17, P.O. Box 235, 23314	828	1,223,168
Charlottesville	CF-1075	American General Finance of America, Inc., 118 East Main Street, P.O. Box 2291, 22901	1,971	3,307,256
	CF-950	Associates Financial Services Company of Virginia, Inc., 1428 North Seminole Trail, P.O. Box 7944, 22906	504	806,124

	CF-1129	AVCO Financial Services of Madison Heights, Inc., Angus Road Business Center, 2114 Angus Road, 22901	542	925,759
	CF-885	Beneficial Virginia Inc., 722-4 Rio Road, West, P.O. Box 6053, 22906	396	635,503
	CF-2004	Chrysler First Financial Services Corporation, 3042-C Berkmar Drive, P.O. Box 7027, 22906	8	9,287
	CF-1145	No. 2 Creditway of America, Inc., 1138 Emmett Street, 22906	890	1,355,617
	CF-430	Parks Finance Service, Inc., 112 Second Street, N.E., P.O. Box 2025, 22902	425	542,277
	CF-287	Provident Finance Company of Virginia, Inc., 392 Pantops Center, P.O. Box 279, 22902	660	936,585
	CF-1056	City Finance Company, d/b/a Public Finance Corporation, 1112 West Main Street, 22901	315	429,186
	CF-1179	Security Pacific Financial Services Inc., 300 Preston Avenue, Suite 100, 22901	671	1,157,327
	CF-1008	Sovran Credit Corporation, 221 East Water Street, 22901	788	936,677
Chase City	CF-431	Provident Finance Company of Virginia, Inc., 518 North Main Street, P.O. Box 155, 23924	990	1,496,972
Chatham	CF-1076	American General Finance of America, Inc., 2 South Main Street, 24531	1,014	1,489,592
Chesapeake	CF-900	Associates Financial Services Company of Virginia, Inc., 342 Battlefield Boulevard, South, P.O. Box 15398, 23320	385	687,607
	CF-952	Beneficial Virginia Inc., Stonebridge Plaza, Unit A-3, 3916 Portsmouth Boulevard, 23321	1,020	1,843,461
	CF-506	Beneficial Virginia Inc., Woodford Square Shopping Center, 701-R North Battlefield Boulevard, 23320	908	1,585,500
	CF-975	Landmark Financial Services of Virginia, Inc., 316-A Battlefield Boulevard, North, 23320	711	922,834
	CF-1136	No. 2 Creditway of America, Inc., 2001-C South Military Highway, 23235	476	735,042
	CF-1184	Norwest Financial Virginia, Inc., 1705 Parkview Drive, Suite 26, 23320	157	236,789
	CF-350	South Norfolk Loan Corporation, 712 Liberty Street, P.O. Box 5225, 23324	1,162	1,115,771
	CF-968	Sovran Financial Corporation, 1905 South Military Highway, 23320	673	798,953
	CF-817	TranSouth Financial Corporation, 4361 Indian River Shopping Center, P.O. Box 13085, 23325	313	333,068
	CF-1055	TranSouth Financial Corporation, 1200 Battlefield Boulevard, Suite 110, 23320	226	278,374
Chester	CF-915	Community Finance Company, Bermuda Square, P.O. Box 273, 23831	573	704,017
Christiansburg.	CF-1124	BarclaysAmerican/Financial, Inc., 415 Roanoke Street, 24073	754	1,351,654
	CF-1181	Security Pacific Financial Services Inc., 30 East Main Street, P.O. Box 494, 24073	750	1,262,293
Clarksville	CF-1077	American General Finance of America, Inc., 415 Virginia Avenue, 23927	1,240	1,961,296
Collinsville	CF-1016	Capitol Credit Plan of Virginia, Inc., 316 Virginia Avenue, Space "C", 24078	764	1,020,361
	CF-571	Collinsville Finance Corporation, 503 Virginia Avenue, 24078	510	605,695
Covington	CF-256	No. 2 Creditway of America, Inc., 328 West Main Street, 24426	1,767	2,576,652
Crewe	CF-1079	American General Finance of America, Inc., 109 East Carolina Avenue, 24426	1,056	1,612,300
Culpeper	CF-1080	American General Finance of America, Inc., 329-B Madison Road, Southgate Center, 22701	1,357	2,047,833
	CF-933	Blazer Financial Services, Inc., 601 Meadowbrook Shopping Center, 22701	1,232	1,799,720
Danville	CF-1081	American General Finance of America, Inc., 705 Patton Street, 24541	2,979	4,664,148
	CF-468	Beneficial Virginia Inc., Riverside Shopping Center, 3310 Riverside Drive, 24541	527	1,004,403
	CF-226	Blazer Financial Services, Inc., 110 Exchange Street, Suite A, 24541	666	1,053,916
	CF-1000	Capitol Credit Plan of Virginia, Inc., 661 Piney Forest Road, Space 1, Piney Forest Shopping Center, 24543	1,201	1,465,117
	CF-471	Danville Finance and Loan Corporation, 626 North Ridge Street, P.O. Box 818, 24543	358	296,380
	CF-379	Household Finance Corporation of Virginia, 619 West Main Street, P.O. Box 2185, 24541	764	1,083,945
	CF-1066	City Finance Company, d/b/a Public Finance Corporation, 1076 Old Riverside Drive, 24541	931	1,212,075

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1988

Location	License Number	Name and Mailing Address	Consumer Finance Business	
			Net Loans Receivable	
			Number	Amount
	CF-1180	Security Pacific Financial Services Inc., Riverside Executive Square, 2420 Riverside Drive, 24540	721	986,337
Elkton	CF-1083	American General Finance of America, Inc., Shenelk Plaza, Store "L", Shenandoah Avenue, 22827	771	1,248,075
Emporia	CF-1084	American General Finance of America, Inc., 520 North Main Street, 23847	1,543	2,437,275
	CF-978	Provident Finance Company of Virginia, Inc., 314 West Atlantic Street, 23847	590	831,771
Fairfax	CF-877	Associates Financial Services Company of Virginia, Inc., 10565 Lee Highway, 50-123 Office Building, Suite 103, 22030	403	686,693
	CF-753	Beneficial Virginia Inc., The Gateway Plaza, 10201 Lee Highway, 22030	504	918,059
	CF-1196	Commercial Credit Loan, Inc., Pickett Shopping Center, 9428 Main Street, 22031	18	39,853
	CF-565	Household Finance Corporation of Virginia, 9526 Arlington Boulevard, P.O. Box 2454, 22031	394	558,098
	CF-976	Aetna Finance Company, d/b/a ITT Financial Services, 9641 Lee Highway, 22031	1,390	2,426,489
Falls Church	CF-959	Blazer Financial Services, Inc., 7115 Leesburg Pike, 22043	725	1,058,110
	CF-1198	No. 2 Creditway of America, Inc., 6201 Leesburg Pike, 22044	1,607	2,152,972
	CF-1051	Norwest Financial Virginia, Inc., 6134 North Arlington Boulevard, 22044	350	401,400
	CF-983	Transamerica Financial Services, 7799 Leesburg Pike, 22043	160	222,332
Farmville	CF-1087	American General Finance of America, Inc., South Main Street, 573 College Plaza Shopping Center, 23901	1,935	3,096,609
	CF-1036	Capitol Credit Plan of Virginia, Inc., Longwood Square Shopping Center, Highway 15 & South Main Street, 23901	612	776,131
Franklin	CF-1065	City Finance Company, d/b/a Public Finance Corporation, 157 College Drive, 23851	416	514,018
	CF-1053	TranSouth Financial Corporation, 1018 Armory Drive, PO Box 695, 23851	244	320,469
Fredericksburg	CF-1088	American General Finance of America, Inc., Westwood Village, 1978-80 William Street, 22401	955	1,653,011
	CF-531	Beneficial Virginia Inc., 303 Chatham Square Shopping Center, 22405	640	1,020,280
	CF-542	Chrysler First Financial Services Corporation, 1147 Jefferson Davis Boulevard, 22401	1,274	2,438,429
	CF-238	Colonial Loans, Inc., 401 William Street, P.O. Box 518, 22404-0518	1,136	1,523,098
	CF-767	Household Finance Corporation of Virginia, 2050-52 Plank Road, P.O. Box 3615, 22402	616	879,115
	CF-1015	Aetna Finance Company, d/b/a ITT Financial Services, 300 Westwood Office Park, 22401	1,122	1,935,225
	CF-1188	Sovran Credit Corporation, 1930 William Street, 22404	125	227,726
Front Royal	CF-1089	American General Finance of America, Inc., Route 55, East John Marshall Highway, 22630	804	1,431,751
	CF-780	Rouss Finance Company, 102 East Main Street, P.O. Box 1469, 22630	641	829,939

Galax	CF-747	Barclays American/Financial, Inc., 969 East Stuart Drive, P.O. Box 539, 24333	1,071	1,668,571
	CF-1176	Security Pacific Financial Services Inc., 544-A East Stuart Drive, Galax Shopping Center, 24333	816	1,164,060
Glen Allen	CF-1048	Transamerica Financial Services, 4191 Innslake Drive, Suite 101, 23060	167	276,938
Gloucester	CF-1090	American General Finance of America, Inc., Murphy's Mart Shopping Center, Route 17, 23061	895	1,612,747
Grafton	CF-1113	Community Finance Company, Suite F, 5216 George Washington Memorial Highway, 23692	645	998,997
Gretna	CF-722	Piedmont Finance Service, Incorporated, Waller Building, Main Street, P.O. Box 708, 24557	428	381,968
Hampton	CF-1091	American General Finance of America, Inc., 3007 West Mercury Boulevard, 23666	939	1,792,113
	CF-442	Associates Financial Services Company of Virginia, Inc., Coliseum Square Shopping Center, 2040 Coliseum Drive, P.O. Box 7356, 23666	774	1,410,741
	CF-595	Beneficial Virginia Inc., 5013 West Mercury Boulevard, 23605	849	1,346,081
	CF-774	Household Finance Corporation of Virginia, Newmarket Square Shopping Center, 3-5 Newmarket Square, South, P.O. Box 5011, 23605	761	1,234,084
	CF-970	Aetna Finance Company, d/b/a ITT Financial Services, 3016 West Mercury Boulevard, 23666	1,696	2,731,272
	CF-1131	Mercury Finance Company of Virginia, 3322-B W. Mercury Boulevard, 23666	433	512,907
	CF-1154	No. 2 Creditway of America, Inc., 2101 Executive Drive, Tower Box 6, 23666	519	837,831
	CF-1152	Norwest Financial Virginia, Inc., 2139-B Coliseum Drive, 23666	162	267,582
	CF-488	Provident Finance Company of Virginia, Inc., 1113 North King Street, P.O. Box 607, 23669	741	1,148,810
	CF-1174	Security Pacific Financial Services Inc., 2101 Executive Drive, Tower Box 13, 23666	403	617,133
	CF-971	Sovran Credit Corporation, 2404-B West Mercury Boulevard, 23666	447	486,651
	CF-819	TranSouth Financial Corporation, 1305 East Pembroke Avenue, P.O. Box 52, 23669	339	478,258
Harrisonburg	CF-930	Beneficial Virginia Inc., Spotswood Valley Square Shopping Center, Store 18, 1790 East Market Street, 22801	383	551,422
	CF-1172	Security Pacific Financial Services Inc., 350 North Main Street, 22801	542	792,506
	CF-161	Valley Finance Service, Incorporated, 120 South Main Street, P.O. Box 592, 22801	1,063	1,378,555
Herndon	CF-1003	Aetna Finance Company, d/b/a ITT Financial Services, Herndon Center, 366 Elden Street, Store 19, 22070	1,053	1,815,987
	CF-893	Landmark Financial Services of Virginia, Inc., 478 Elden Street, P.O. Box 342, 22070	350	578,285
Hopewell	CF-259	Beneficial Virginia Inc., 5262 Oaklawn Boulevard, The Crossings Shopping Center, P.O. Box 1039, 23860	591	1,095,622
	CF-600	Community Finance Company, 305 Cavalier Square Shopping Center, P.O. Box 238, 23860	946	1,169,697
Hurt	CF-720	Parks Finance Service, Inc., Staunton Plaza Shopping Center, P.O. Box 607, 24563	1,425	1,571,187
Lake Ridge	CF-1117	Transamerica Financial Services, Inc., 3302 Old Bridge Road, 22192	129	267,623
Lawrenceville	CF-1092	American General Finance of America, Inc., 128 West Hicks Street, 23868	1,317	2,091,732
Lebanon	CF-1093	American General Finance of America, Inc., Cedar Center, U.S. Route 19, East, 24266	1,101	1,935,845
Leesburg	CF-1094	American General Finance of America, Inc., 13 Catoctin Circle, S.E., 22075	718	1,220,076
	CF-1171	Security Pacific Financial Services Inc., 26B Plaza Street, P.O. Box 1404, 22075	268	432,768
Lexington	CF-362	Provident Finance Company of Virginia, Inc., 401-G East Nelson Street, P.O. Box 590, 24450	770	1,164,276
Louisa	CF-1095	American General Finance of America, Inc., Triangle Plaza Shopping Center, 23093	1,169	2,053,519
Luray	CF-1096	American General Finance of America, Inc., 1444 West 211 Bypass, 22834	565	943,882

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1988

Location	License Number	Name and Mailing Address	Consumer Finance Business	
			Net Loans Receivable	
			Number	Amount
	CF-625	Peoples Loans, Inc., 139 East Main Street, 22835	497	678,840
Lynchburg	CF-522	Beneficial Virginia Inc., 9607-D Timberlake Road, P.O. Box 4252, 24502	622	1,119,357
	CF-995	Capitol Credit Plan of Virginia, Inc., 2600 Memorial Avenue, Suite 107, 24501	818	1,091,668
	CF-603	Commercial Credit Loans, Inc., 15 Wadsworth Street, P.O. Box 684, 24501	742	1,311,375
	CF-1050	Landmark Financial Services of Virginia, Inc., 2609 Wards Road, P.O. Box 4498, 24502	461	709,434
	CF-1137	No. 2 Creditway of America, Inc., Lynchburg Hills Plaza Shopping Center, 2130 Wards Road, P.O. Box 11911, 24506	1,638	2,442,667
	CF-1155	Provident Finance Company of Virginia, Inc., Timberlake Plaza Shopping Center, 7701 Timberlake Road, 24501	142	198,004
	CF-1064	City Finance Company, d/b/a Public Finance Corporation, 2600 Memorial Avenue, P.O. Box 2235, 24501	580	864,349
Madison Heights	CF-566	AVCO Financial Services of Madison Heights, Inc., River James Shopping Center, Route 29, North, 24572	1,017	1,579,854
Manassas	CF-1097	American General Finance of America, Inc., 8803 Sudley Road, Suite 102, 22110	1,042	1,873,403
	CF-890	Associates Financial Services Company of Virginia, Inc., 7730 Donegan Drive, 22110	493	854,320
	CF-768	Beneficial Virginia Inc., 10370 Festival Lane, 22110	407	684,438
	CF-806	Household Finance Corporation of Virginia, 8335 Sudley Road, Manaport Plaza, 22110	390	592,179
	CF-1013	Aetna Finance Company, d/b/a ITT Financial Services, 7521 & 7523 Presidential Lane, Suites 18 & 19, 22110	979	1,617,815
	CF-1199	Norwest Financial Virginia, Inc., 7529 Presidential Lane, 22110	-0-	-0-
	CF-524	Signal Finance of Virginia, Inc., 9034 Mathis Avenue, P.O. Box 2209, 22110	462	1,386,820
Martinsville	CF-482	BarclaysAmerican/Financial, Inc., 245 Commonwealth Boulevard, P.O. Box 534, 24114	898	1,514,894
	CF-922	Blazer Financial Services, Inc., 113 East Main Street, P.O. Box 142, 24112	908	1,179,732
	CF-868	Commercial Credit Loans, Inc., 22 Walnut Street, 24112	989	1,843,008
	CF-384	Household Finance Corporation of Virginia, 5 East Church Street, P.O. Box 849, 24114	755	1,063,439
	CF-1169	Security Pacific Financial Services Inc., 108 East Main Street, 24112	884	1,237,057
McLean	CF-660	Household Finance Corporation of Virginia, Tysons Corner Shopping Center, P.O. Box 3083, 22103	278	399,989
Midlothian	CF-941	Beneficial Virginia Inc., Rockwood Square Shopping Center, Store #7, 10175 Hull Street Road, 23113	476	825,919
	CF-965	Aetna Finance Company, d/b/a ITT Financial Services, 8507 Midlothian Turnpike, P.O. Box 1184, 23113	1,944	3,067,478

	CF-1114	Sovran Credit Corporation, 13565 Midlothian Turnpike, 23113	436	564,456
Newport News	CF-938	Associates Financial Services Company of Virginia, Inc., 306 Oyster Point Road, Oyster Point Plaza #4, 23602	563	984,238
	CF-994	AVCO Financial Services of Madison Heights, Inc., 10866 Warwick Boulevard, P.O. Box 11003, 23601	680	1,114,498
	CF-812	Beneficial Virginia Inc., 14501-I Warwick Boulevard, P.O. Box 2129, 23602	1,048	1,506,790
	CF-135	Blazer Financial Services, Inc., 6139 Jefferson Avenue, P.O. Box 5105, 23605	1,033	1,459,150
	CF-772	Household Finance Corporation of Virginia, 49 Sherwood Shopping Center, P.O. Box 208, 23602	769	1,261,800
	CF-1194	Aetna Finance Company, d/b/a ITT Financial Services, Oyster Point Square, 11712-C Jefferson Avenue, 23606	689	1,132,712
	CF-879	Landmark Financial Services of Virginia, Inc., 605 Newmarket Drive, 23605	476	682,787
	CF-1040	No. 2 Creditway of America, Inc., 12769 Jefferson Avenue, 23602	724	933,566
	CF-1063	City Finance Company, d/b/a Public Finance Corporation, Warwick Village Shopping Center, Unit 450, 11006 Warwick Boulevard, 23601	513	627,941
	CF-1168	Security Pacific Financial Services Inc., 6060 Jefferson Avenue, Suite L-500, 23605	425	764,975
	CF-1197	Sovran Credit Corporation, 13290 Warwick Boulevard, 23602	195	228,456
	CF-820	TranSouth Financial Corporation, 6212 Jefferson Avenue, 23606	593	760,713
	CF-821	TranSouth Financial Corporation, 12700 Warwick Boulevard, P.O. Box 6197, 23606	329	411,469
Norfolk	CF-451	Associates Financial Services Company of Virginia, Inc., 7616-7 Sewells Point Road, P.O. Box 10086, 23513	575	1,049,468
	CF-987	AVCO Financial Services of Madison Heights, Inc., 415-19 North Military Highway, 23502	832	1,181,347
	CF-32	Beneficial Virginia Inc., 6202 North Military Highway, P.O. Box 14448, 23518	1,229	2,095,734
	CF-332	Blazer Financial Services, Inc., 1105-B Newtown Road, P.O. Box 12823, 23502	962	1,395,686
	CF-346	Chrysler First Financial Services Corporation, 11 Koger Executive Center, 420 Center Drive, Shenandoah Building, Suite 130, P.O. Box 13246, 23506	92	150,585
	CF-429	Chrysler First Financial Services Corporation, 5425 Robinhood Road, Suite 204-206, 23513.	36	44,625
	CF-647	Commercial Credit Loans, Inc., 871-D North Military Highway, P.O. Box 12807, 23502	562	929,027
	CF-312	Household Finance Corporation of Virginia, 2352 East Little Creek Road, P.O. Box 14002, 23518	540	883,259
	CF-776	Household Finance Corporation of Virginia, 7510 Granby Street, P.O. Box 9777, 23505	714	1,222,111
	CF-956	Aetna Finance Company, d/b/a ITT Financial Services, 410 Briar Hill Road, Best Square Shopping Center, Suite 101, 23502	2,485	4,170,456
	CF-591	Landmark Financial Services of Virginia, Inc., 7862 Tidewater Drive, #3, P.O. Box 14366, 23518	671	986,666
	CF-1017	Mercury Finance Co. of Virginia, 3584 B North Military Highway, 23518	760	818,024
	CF-986	Mercury Finance Co. of Virginia, 2358 East Little Creek Road, 23518-3206	896	704,233
	CF-1135	No. 2 Creditway of America, Inc., 5329-A Virginia Beach Boulevard, 23502	870	1,351,802
	CF-1134	No. 2 Creditway of America, Inc., 8610 Hampton Boulevard, 23505	898	1,069,585
	CF-1139	No. 2 Creditway of America, Inc., Koger Executive Center, #5, Suite 222, 23506	187	280,992
	CF-1167	Security Pacific Financial Services Inc., 870 North Military Highway, Suite 201, 23502	519	761,113
	CF-824	TranSouth Financial Corporation, 808 Norview Avenue, P.O. Box 7244, 23509	451	555,566
	CF-822	TranSouth Financial Corporation, 700 Newtown Road, P.O. Box 12125, 23502	546	640,358
Onley	CF-1098	American General Finance of America, Inc., Four Corner Plaza, 23418	1,173	1,878,923

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1988

Location	License Number	Name and Mailing Address	Consumer Finance Business — Net Loans Receivable Number	Consumer Finance Business — Net Loans Receivable Amount
Orange	CF-788	Provident Finance Company of Virginia, Inc., 109 East Main Street, P.O. Box 551, 22960	813	1,021,898
Pearisburg	CF-574	No. 3 Creditway of America, Inc., 507 Mountain Lake Avenue, 24134	528	798,644
Petersburg	CF-1099	American General Finance of America, Inc., 3323-A South Crater Road, 23803	1,190	1,990,966
	CF-71	Beneficial Virginia Inc., 3330 South Crater Road, 23803	728	1,236,937
	CF-1054	Blazer Financial Services, Inc., 3833-C South Crater Road, 23805	788	1,221,369
	CF-1144	No. 2 Creditway of America, Inc., 2307 East Washington Street, 23803	1,736	2,608,539
	CF-246	Household Finance Corporation of Virginia, 2030 South Sycamore Street, P.O. Box 1718, 23805	823	1,278,918
	CF-1116	Provident Finance Company of Virginia, Inc., Pinehill Plaza Shopping Center, Store 3-B, South Crater Road, 23804	921	1,471,401
	CF-1166	Security Pacific Financial Services Inc., 2787 South Crater Road, Suite B, 23805	471	807,684
	CF-825	TranSouth Financial Corporation, 3287 South Crater Road, P.O. Box 2053, 23804	586	742,439
	CF-1186	Union Finance Corporation, 28 Goodrich Avenue, 23805	467	766,732
Portsmouth	CF-233	Bynum Finance Corporation, 430 County Street, P.O. Box 788, 23705	1,288	1,417,348
	CF-1128	Chrysler First Financial Services Corporation, 3300 Tyre Neck Road, Suite L, 23703	83	105,924
	CF-299	Household Finance Corporation of Virginia, Tower Mall Shopping Center, 4080 D-2 Victory Boulevard, P.O. Box 7131, 23707	767	1,249,750
	CF-977	Aetna Finance Company, d/b/a ITT Financial Services, 1220 Frederick Boulevard, P.O. Box 7428, 23707-0728	1,391	2,249,697
	CF-1119	Landmark Financial Services, Inc., 4213 Portsmouth Boulevard, P.O. Box 3589, 23701	500	628,379
	CF-1041	No. 2 Creditway of America, Inc., 2036 Victory Boulevard, Store 4, 23702	732	1,187,473
	CF-1062	City Finance Company, d/b/a Public Finance Corporation, 6223 Portsmouth Boulevard, P.O. Box 3234, 23701	620	726,920
	CF-1165	Security Pacific Financial Services Inc., 355 Crawford Parkway, Suite 808, Citizens Trust Building, 23704	745	1,325,505
	CF-924	Sovran Credit Corporation, 1201 Airline Boulevard, P.O. Box 7356, 23707	979	1,183,324
	CF-826	TranSouth Financial Corporation, 3408 Bart Street, P.O. Box 7125, 23707	405	414,730
Pulaski	CF-748	BarclaysAmerican/Financial, Inc., 1010 East Main Street, Pulaski Mall Shopping Center, 24301	1,027	1,642,296
Radford	CF-1014	Capitol Credit Plan of Virginia, Inc., Radford Shopping Plaza, Route 11, 24141	804	913,273
	CF-243	No. 2 Creditway of America, Inc., 116 Third Avenue, 24141	1,543	2,452,343

	CF-1061	City Finance Company, d/b/a Public Finance Corporation, 218 First Street, 24141	329	378,644
Richlands	CF-252	Ashland Finance Company of Virginia, 1324 Front Street, P.O. Box 306, 24641	991	1,375,112
Richmond	CF-859	Associates Financial Services Company of Virginia, Inc., 2710 Enterprise Parkway, 23294	447	784,481
	CF-514	Associates Financial Services Company of Virginia, Inc., 6516 Hull Street Road, P.O. Box 24450, 23224	525	962,121
	CF-803	AVCO Financial Services of Madison Heights, Inc., 257 Wadsworth Drive, P.O. Box 13037, 23225	850	1,456,344
	CF-1032	AVCO Financial Services of Madison Heights, Inc., 8191 A Brook Road, 23227	989	1,523,197
	CF-1029	AVCO Financial Services of Madison Heights, Inc., 9927 Hull Street Road, 23236	509	853,400
	CF-964	BarclaysAmerican/Financial, Inc., Suite 201, 10800 Midlothian Turnpike, 23235	696	1,251,397
	CF-869	Beneficial Virginia Inc., 9045-5 West Broad Street Road, 23229	364	671,670
	CF-639	Beneficial Virginia Inc., 4842 South Laburnum Avenue, P.O. Box 855, 23231	432	774,569
	CF-954	Blazer Financial Services, Inc., 5906 West Broad Street Road, P.O. Box 11223, 23230	649	819,538
	CF-1011	Blazer Financial Services, Inc., 6949 Hull Street Road, 23235	803	1,049,182
	CF-1189	Community Finance Company, 1224 Concord Avenue, 23227	48	72,257
	CF-892	Homestead Financial Services of Virginia, Inc., 7113 Hull Street Road, P.O. Box 8801, 23225	554	825,336
	CF-394	Household Finance Corporation of Virginia, 5939 Midlothian Turnpike, P.O. Box 8886, 23225	879	1,228,310
	CF-839	Household Finance Corporation of Virginia, 4713 Nine Mile Road, 23223	640	911,516
	CF-997	Aetna Finance Company, d/b/a ITT Financial Services, Merchants Walk Shopping Center, 7588 West Broad Street Road, 23229	1,820	3,006,013
	CF-988	Landmark Financial Services of Virginia, Inc., 7007 Hull Street Road, P.O. Box 34803, 23234	278	442,628
	CF-1120	Landmark Financial Services of Virgina, Inc., 1539 Parham Road, P.O. Box 3231, 23229	173	307,331
	CF-1115	Mercury Finance Company of Virginia, 133 East Belt Boulevard, Suite G, 23224	374	672,217
	CF-1132	Mercury Finance Company of Virginia, 8075 West Broad Street, 23229	176	252,210
	CF-284	Moore Loans Incorporated, 316 East Grace Street, P.O. Box 12362, 23241	1,679	2,320,149
	CF-1149	No. 2 Creditway of America, Inc., 3905 A&B Hull Street Road, 23224	1,036	1,730,178
	CF-1150	No. 2 Creditway of America, Inc., 503 East Main Street, 23219	790	1,288,315
	CF-1147	No. 2 Creditway of America, Inc., 5234 Brookhill Azalea Avenue, 23227	740	972,687
	CF-1143	No. 2 Creditway of America, Inc., 9022 West Broad Street Road, 24 Tuckernuck Square Shopping Center, 23229	1,023	1,571,967
	CF-1141	No. 2 Creditway of America, Inc., Suite 14, 9550 Midlothian Turnpike, 23235	951	1,474,594
	CF-1142	No. 2 Creditway of America, Inc., 5176 Nine Mile Road, 23223	658	977,362
	CF-1151	No. 2 Creditway of America, Inc., 4074 Crockett Street	909	1,533,148
	CF-1010	Norwest Financial Virginia, Inc., 9321 Midlothian Turnpike, 23235	449	505,231
	CF-746	Provident Finance Company of Virginia, Inc., 7130 Hull Street Road, P.O. Box 3026, 23235	777	1,255,340
	CF-503	Provident Finance Company of Virginia, Inc., 4000 Mechanicsville Turnpike, P.O. Box 9124, 23227	1,080	1,654,138
	CF-329	Provident Finance Company of Virginia, Inc., 303 East Franklin Street, P.O. Box 12306, 23241	1,502	2,183,370
	CF-1060	City Finance Company, d/b/a Public Finance Corporation, 532 East Main Street, 23219	707	951,669
	CF-1177	Security Pacific Financial Services Inc., 5004 Monument Avenue, 23230	582	902,070
	CF-1163	Security Pacific Financial Services Inc., 700 East Main Street, #1025, 23219	420	643,498
	CF-1178	Security Pacific Financial Services Inc., 812 Moorefield Park Drive, Suite 124, P.O. Box 35972, 23236	453	640,398

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1988

Location	License Number	Name and Mailing Address	Consumer Finance Business: Net Loans Receivable Number	Consumer Finance Business: Net Loans Receivable Amount
	CF-962	Sovran Credit Corporation, 7574 West Broad Street Road, Merchants Walk Shopping Center, P.O. Box 11286, 23230	921	1,240,597
Roanoke	CF-910	Associates Financial Services Company of Virginia, Inc., 620 Townside Road, 24014	638	1,130,516
	CF-998	AVCO Financial Services of Madison Heights, Inc., 3125 Ordway Drive, N.W., 24017	1,059	1,659,631
	CF-1030	AVCO Financial Services of Madison Heights, Inc., 5207 Bernard Drive, S.W., 24018	1,310	2,108,273
	CF-1125	BarclaysAmerican/Financial Inc., Promenade Park, 3554 Electric Road, S.W., 24018	234	466,252
	CF-1019	Beneficial Virginia Inc., 7214 Williamson Road, 24019	522	959,026
	CF-339	Blazer Financial Services, Inc., 147 Campbell Avenue, S. W., 24011	806	1,243,075
	CF-755	Capitol Credit Plan of Virginia, Inc., Space B, Terrace Office Building, Crossroads Mall Shopping Center, 24012	717	976,770
	CF-2007	Chrysler First Financial Services Corporation, Tanglewood West Building, Suite 350, 3959 Electric Road, S.W. 24018.	10	17,793
	CF-646	Commercial Credit Loans, Inc., 11 Kirk Avenue, S.W., P.O. Box 825, 24004	757	1,368,264
	CF-945	Commercial Credit Loans, Inc., 2040 Electric Road, S.W., P.O. Box 4755, 24015	783	1,305,352
	CF-216	Household Finance Corporation of Virginia, 3627 Franklin Road, S.W., 24014	824	1,227,572
	CF-288	No. 2 Creditway of America, Inc., 418 First Street, S.W., 24011	1,131	1,850,100
	CF-1126	No. 2 Creditway of America, Inc., 4823 Williamson Road, N.W., 24012	715	985,137
	CF-1059	City Finance Company, d/b/a Public Finance Corporation, Lamp Lighter Mall, 5524 Williamson Road, 24012	317	448,311
	CF-1162	Security Pacific Financial Services Inc., 10 Franklin Road, S.E., Suite 675, Colonial Plaza, 24011	541	854,036
Rocky Mount	CF-1102	American General Finance of America, Inc., Professional Village, Route 40, West, 24151	781	1,339,549
	CF-458	Franklin Finance Company, Incorporated, 278 South Main Street, P.O. Box 59, 24151	955	1,219,103
Salem	CF-1101	American General Finance of America, Inc., Ridgewood Farm Village, 1923 A-2 Electric Road, 24153	265	417,276
	CF-357	No. 2 Creditway of America, Inc., 37 East Main Street, 24153	1,379	1,825,528
Smithfield	CF-544	Community Finance Company, Smithfield Square Shopping Center, P.O. Box 211, 23430.	708	922,577
South Boston	CF-1103	American General Finance of America, Inc., 526 Main Street, 24592	1,683	3,043,543
	CF-1001	Capitol Credit Plan of Virginia, Inc., 4019 Halifax Road, P.O. Box 1099, 24592	1,056	1,599,457
	CF-537	Parks Finance Service, Inc., Hupps Mill Plaza Shopping Center, P.O. Box 187, 24592	1,575	1,585,705

South Hill	CF-449	Provident Finance Company of Virginia, Inc., Town Square Shopping Center, 703 East Atlantic Street, P.O. Box 603, 23970	1,072	1,526,593
Springfield	CF-966	Associates Financial Services Company of Virginia, Inc., 6691-37 Backlick Road, 22150	432	751,181
	CF-1183	Aetna Finance Company, d/b/a ITT Financial Services, Springfield Plaza Shopping Center, 7219 Commerce Street, 22150	1,230	2,126,341
	CF-946	Landmark Financial Services of Virginia, Inc., 7060 Spring Garden Drive, P.O. Box 844, 22150	344	487,267
	CF-1173	Security Pacific Financial Services Inc., 5501 Backlick Road, 22150	409	563,456
	CF-993	Sovran Credit Corporation, 6715-E Backlick Road, 22150	369	479,650
Staunton	CF-935	Associates Financial Services Company of Virginia, Inc., Suite 112, Statler Plaza, 850 Statler Boulevard, 24401	489	850,863
	CF-1049	Capitol Credit Plan of Virginia, Inc., 2504 North Augusta Street, 24401	329	421,565
	CF-382	No. 3 Creditway of America, Inc., 208 North Central Avenue, 24401	655	974,988
	CF-327	Provident Finance Company of Virginia, Inc., 300 West Beverly Street, P.O. Box 25, 24401	995	1,624,334
	CF-1161	Security Pacific Financial Services Inc., 617 Greenville Avenue, P.O. Box 153, 24401	937	1,378,311
Stuart	CF-663	Stuart Finance & Small Loan Corporation, Rycove Street, P.O. Box 208, 24171	89	74,692
Suffolk	CF-532	Knight Finance Company, Inc., 113 South Saratoga Street, 23434	825	933,935
	CF-1021	Provident Finance Company of Virginia, Inc., 1244 Holland Road, Suite E, 23434	707	964,359
	CF-1160	Security Pacific Financial Services Inc., 1447-49 North Main Street, 23434	758	1,046,838
	CF-939	Sovran Credit Corporation, 1003 Washington Street, P.O. Box 1039, 23434	1,043	1,281,306
	CF-827	TranSouth Financial Corporation, 196 West Constance Road, P.O. Box 1091, 23434	348	355,901
	CF-1121	Union Finance Corporation, 1417 North Main Street, 23434	250	349,549
Tappahannock	CF-1104	American General Finance of America, Inc., Rappahannock Shopping Center, Route 17, 22560	984	1,549,025
Timberville	CF-732	Valley Finance Service, Incorporated, New Market Road, P.O. Box 277, 22853	378	432,961
Vienna	CF-862	BarclaysAmerican/Financial, Inc., 424-426 Maple Avenue, East, P.O. Box 1013, 22180	368	710,346
	CF-1175	Security Pacific Financial Services Inc., Centennial Plaza II, 8391 Old Courthouse Road, 22180	160	241,104
Virginia Beach	CF-1140	American General Finance of America, Inc., Providence Office Park, Phase III, 1023-25 Kempsville Road, 23464	844	1,804,290
	CF-999	Associates Financial Services Company of Virginia, Inc., 612 Nevan Road, Suite 110, 23451	405	671,315
	CF-502	Associates Financial Services Company of Virginia, Inc., 913 Chimney Hill Shopping Center, P.O. Box 2262, 23452	490	874,112
	CF-943	Associates Financial Services Company of Virginia, Inc., College Park Square II, 6517 Auburn Drive, P.O. Box 64456, 23464	525	902,825
	CF-733	AVCO Financial Services of Madison Heights, Inc., 3014 Virginia Beach Boulevard, P.O. Box 2222, 23450	977	1,484,593
	CF-1026	AVCO Financial Services of Madison Heights, Inc., 5347 Lila Lane, 23464	684	1,121,351
	CF-863	BarclaysAmerican/Financial, Inc., Lynnhaven Corporate Center, 770 Lynnhaven Parkway, 23452	1,168	1,920,383
	CF-1187	BarclaysAmerican/Financial, Inc., 6465 College Park Square Shopping Center, 23464	101	189,211
	CF-919	Beneficial Virginia, Inc., 1106 Green Run Square Shopping Center, 23452	1,102	1,942,143
	CF-623	Beneficial Virginia, Inc., College Park Square, Phase II, 6531-33 Auburn Drive, Suites 16 & 17, 23325.	1,364	2,090,678
	CF-552	Beneficial Virginia, Inc., 544 Newtown Road, Suite 130, 23462	1,131	1,738,374

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1988

Location	License Number	Name and Mailing Address	Consumer Finance Business	
			Net Loans Receivable	
			Number	Amount
	CF-459	Beneficial Virginia Inc., Hilltop East Shopping Center, Suite 102, 1554 Laskin Road, 23451	1,248	2,049,455
	CF-985	Blazer Financial Services, Inc., 1357 Lynnhaven Green Shopping Center, Lynnhaven Parkway, 23456	766	1,110,291
	CF-523	Household Finance Corporation of Virginia, 3333 Virginia Beach Boulevard, P.O. Box 2183, 23450	901	1,476,744
	CF-846	Household Finance Corporation of Virginia, 6535 College Park Square, 23464	808	1,281,121
	CF-980	Aetna Finance Company, d/b/a ITT Financial Services, Hilltop Shopping Center, Suite 17, 550 First Colonial Road, 23451	1,269	2,030,942
	CF-1118	Aetna Finance Company, d/b/a ITT Financial Services, 829 Lynnhaven Parkway, Suites 123 & 124, 23452	1,927	3,266,649
	CF-967	Landmark Financial Services of Virginia, Inc., 716 Timberlake Shopping Center, 23462	637	929,443
	CF-981	Mercury Finance Co. of Virginia, Suite 110, Azalea Village, 5441 Virginia Beach Boulevard, 23462	101	137,146
	CF-1127	No. 2 Creditway of America, Inc., 829 Lynnhaven Parkway, 23452	739	1,033,894
	CF-1133	No. 2 Creditway of America, Inc., 1063 Independence Boulevard, 23455	716	1,212,433
	CF-1045	Norwest Financial Virginia, Inc., 3101 Virginia Beach Boulevard, Suite 120, 23452	410	493,089
	CF-1153	Provident Finance Company of Virginia, Inc. 4688 Pembroke Boulevard, Suite 104, 23455	166	240,197
	CF-1058	City Finance Company, d/b/a Public Finance Corporation, 3540 Holland Drive, Suite 110, 23452	295	362,429
	CF-1159	Security Pacific Financial Services Inc., 760 Lynnhaven Parkway, 23452	439	679,909
	CF-1067	Signal Finance of Virginia, Inc., 340 Constitution Drive, P.O. Box 61700, 23462	572	1,189,708
	CF-1068	Sovran Credit Corporation, 2404 Virginia Beach Boulevard, 23454	528	587,510
	CF-1047	Transamerica Financial Services, 4452 Corporation Lane, Suite 218, 23462	195	343,870
	CF-1031	TranSouth Financial Corporation, 3420 Holland Road, 23452	172	208,269
	CF-828	TranSouth Financial Corporation, 3615 Virginia Beach Boulevard, P.O. Box 2234, 23450	287	344,752
Warrenton	CF-1107	American General Finance of America, Inc., 81 Main Street, 22186	928	1,538,612
Warsaw	CF-1108	American General Finance of America, Inc., 212 Main Street, 22572	1,021	1,658,391
Waverly	CF-942	Sussex Finance & Loan Corporation, 364 West Main Street, P.O. Box 27, 23890	248	274,949
Waynesboro	CF-923	Beneficial Virginia Inc., 250-D North Poplar Avenue, P.O. Box 1023, 22980	583	992,908
	CF-315	Provident Finance Company of Virginia, Inc., 901-S West Broad Street, P.O. Box 932, 22980	854	1,337,114
	CF-1057	City Finance Company, d/b/a Public Finance Corporation, Westwood Village Shopping Center, 2620 West Main Street, 22980	326	420,911
Weber City	CF-562	No. 2 Creditway of America, Inc., Holston Shopping Center, P.O. Box 2188, 24251	1,541	1,944,313

Willamsburg	CF-422	Capitol Loan Company, Incorporated, 1260 Richmond Road, P.O. Box HP, 23185	749	785,334
	CF-829	TranSouth Financial Corporation, 604 Route 143, 616 Merrimac Trail, Bingley Center, P.O. Box 332, 23185	659	1,014,727
Winchester	CF-1109	American General Finance of America, Inc., 2834 Valley Avenue, 22601	1,855	3,261,257
	CF-292	Beneficial Virginia Inc., Southpark Shopping Center, 2558 Valley Avenue, 22601	680	1,213,987
	CF-1039	Capitol Credit Plan of Virginia, Inc., Pineville Plaza Shopping Center, 2210 Wilson Boulevard, 22601	526	666,623
	CF-377	Household Finance Corporation of Virginia, 621 Apple Blossom Drive, Apple Blossom Convenience Center, 22601	526	728,527
	CF-177	Rouss Finance Company, 1825 Valley Avenue, P.O. Box 3185, 22601	737	884,659
	CF-1158	Security Pacific Financial Services Inc., 40 South Loudoun Street, P.O. Box 2986, 22601	444	664,016
Wise	CF-1110	American General Finance of America, Inc., Wise County Shopping Center, U.S. Route 23 Bypass, 24293	764	1,236,942
Woodbridge	CF-723	Beneficial Virginia Inc., 14404 Jefferson Davis Highway, Prince William Plaza, 22194	351	627,129
	CF-577	Household Finance Corporation of Virginia, 13932 Jefferson Davis Highway, 22194	705	1,074,773
	CF-955	Aetna Finance Company, d/b/a ITT Financial Services, 14414 Jefferson Davis Highway, P.O. Box 309, 22191	1,340	2,366,913
	CF-1148	No. 2 Creditway of America, Inc., Featherstone Shopping Center, 14541 Jefferson Davis Highway, 22194	2,174	3,335,578
	CF-1164	Security Pacific Financial Services Inc., 1430 Davis Ford Road, Dominion Professional Center, 22192	7	10,474
Woodstock	CF-1112	American General Finance of America, Inc., 480 North Main Street, 22664	825	1,438,645
Wytheville	CF-989	Capitol Credit Plan of Virginia, Inc., 928 East Main Street, 24382	865	959,512
	CF-1157	Security Pacific Financial Services Inc., Wythe Shopping Plaza, Route 11, 24343	963	1,510,223
		TOTALS	258,624	$394,034,595